

RECEIVED AND FILED
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE

CASE NO. 04-

Bosch Franqui, Osvaldo & U.S. BANKRUPTCY COURT
Claudio Arroyo, María Isabel FOR THE DISTRICT OF PUERTO RICO
DEBTOR (S)

CHAPTER 13

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER
CHAPTER 13 AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel has filed a petition under Chapter 13 of Title 11, United States Code on NOV - 9 2004

Pursuant to the provisions of 11 USC §362, the filing of the petition by the above-named debtors operates as a stay of the commencement or continuation of any court or other proceeding against the debtors, of the enforcement of any judgment against them, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtors, and of any court proceeding commenced for the purpose of rehabilitation of the debtors or the liquidation of their estate.

You are further notified that under Bankruptcy Act, 11 U.S.C. §1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtors from any individual that is liable on such debt with the debtors.

This notice is sent to you by order of the United States Bankruptcy Judge.

San Juan, Puerto Rico, this NOV - 9 2004.

CELESTINO MATTA-MENDEZ, CLERK
U.S. BANKRUPTCY COURT

By: Deputy Clerk

11532(S)

(Official Form 1) (12/03)

FORM B1

United States Bankruptcy Court
District of Puerto Rico

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bosch Franqui, Osvaldo	Name of Joint Debtor (Spouse) (Last, First, Middle): Claudio Arroyo, Maria Isabel
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 1613	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 2682
Street Address of Debtor (No. & Street, City, State & Zip Code): Ext. Caguax V32 Calle Turey Caguas, PR 00725-3337	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Ext. Caguax V32 Calle Turey Caguas, PR 00725-3337
County of Residence or of the Principal Place of Business: Caguas	County of Residence or of the Principal Place of Business: Caguas
Mailing Address of Debtor (if different from street address): PO Box 103 Caguas, PR 00726-0103	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

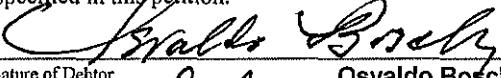
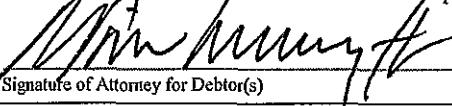
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply)	
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over	THIS SPACE IS FOR COURT USE ONLY <i>387779</i>	
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million

(Official Form 1) (12/03)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<input checked="" type="checkbox"/>  Signature of Debtor		Osvaldo Bosch Franqui <input checked="" type="checkbox"/>  Signature of Joint Debtor
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p>		
<input type="checkbox"/> Exhibit B is attached and made a part of this petition.		
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>		
<input checked="" type="checkbox"/>  Signature of Attorney for Debtor(s)		11/04/04 Date
<input type="checkbox"/> Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p>		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>		
Printed Name of Bankruptcy Petition Preparer		
Social Security Number (Required by 11 U.S.C. § 110(e))		
Address		
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:		
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
<input checked="" type="checkbox"/>  Signature of Bankruptcy Petition Preparer		
<input type="checkbox"/> Date		
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.		

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 04-

Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 1,500.00
Prior to the filing of this statement I have received \$ 100.00
Balance Due \$ 1,400.00

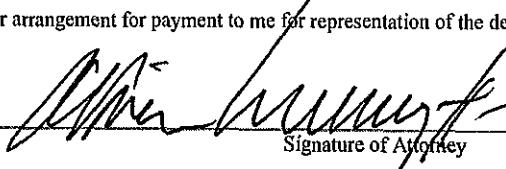
2. The source of the compensation paid to me was: Debtor Other (specify): _____
3. The source of compensation to be paid to me is: Debtor Other (specify): _____
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 4, 2004

Date


Signature of Attorney

R. FIGUEROA CARRASQUILLO ATTORNEY AT LAW

Name of Law Firm

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 04-

Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel

Chapter 13

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	100,000.00		
B - Personal Property	Yes	2	6,575.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		84,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		58,707.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,465.01
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,965.01
Total Number of Sheets in Schedules		15			
			Total Assets	106,575.00	
					Total Liabilities
					142,707.00

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Cement residential property (3 bedrooms, 2 bathrooms, living room/kitchen, dining room, garage) and lot located at Urb. Ext. Caguax, V32 Calle Turey, Caguas, Puerto Rico		J	100,000.00	84,000.00

TOTAL 100,000.00

(Report also on Summary of Schedules)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel

Case No. 04-

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			H W J C	
1. Cash on hand.	X	Checking/saving account w/BPPR	J	200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	A/C	J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Bedroom set	J	300.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X	Dining room set	J	200.00
	X	Living room set	J	300.00
	X	Master bedroom set	J	500.00
	X	Microwave oven	J	50.00
	X	Miscellaneous kitchen equipments and furnishings	J	200.00
	X	Refrigerator	J	200.00
	X	Sewing machine	J	75.00
	X	Stereo	J	50.00
	X	Stove	J	150.00
	X	Trimmer	J	75.00
	X	TV set	J	100.00
	X	Washer machine	J	125.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Clothes and personal effects	J	300.00
6. Wearing apparel.	X	Jewelry	J	200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

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SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
			H	W	J
13. Interests in partnerships or joint ventures. Itemize.	X				
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
15. Accounts receivable.	X				
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
22. Licenses, franchises, and other general intangibles. Give particulars.	X				
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Pontiac Grand AM		J	3,350.00
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.	X				
27. Machinery, fixtures, equipment, and supplies used in business.	X				
28. Inventory.	X				
29. Animals.	X				
30. Crops - growing or harvested. Give particulars.	X				
31. Farming equipment and implements.	X				
32. Farm supplies, chemicals, and feed.	X				
33. Other personal property of any kind not already listed. Itemize.	X				
			TOTAL		6,575.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
Cement residential property (3 bedrooms, 2 bathrooms, living room/kitchen, dining room, garage) and lot located at Urb. Ext. Caguax, V32 Calle Turey, Caguas, Puerto Rico	11 USC § 522(d)(1)	16,000.00	100,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Checking/saving account w/BPPR	11 USC § 522(d)(5)	200.00	200.00
A/C	11 USC § 522(d)(3)	200.00	200.00
Bedroom set	11 USC § 522(d)(3)	300.00	300.00
Dining room set	11 USC § 522(d)(3)	200.00	200.00
Living room set	11 USC § 522(d)(3)	300.00	300.00
Master bedroom set	11 USC § 522(d)(3)	500.00	500.00
Microwave oven	11 USC § 522(d)(3)	50.00	50.00
Miscellaneous kitchen equipments and furnishings	11 USC § 522(d)(3)	200.00	200.00
Refrigerator	11 USC § 522(d)(3)	200.00	200.00
Sewing machine	11 USC § 522(d)(3)	75.00	75.00
Stereo	11 USC § 522(d)(3)	50.00	50.00
Stove	11 USC § 522(d)(3)	150.00	150.00
Trimmer	11 USC § 522(d)(3)	75.00	75.00
TV set	11 USC § 522(d)(3)	100.00	100.00
Washer machine	11 USC § 522(d)(3)	125.00	125.00
Clothes and personal effects	11 USC § 522(d)(3)	300.00	300.00
Jewelry	11 USC § 522(d)(4)	200.00	200.00
1999 Pontiac Grand AM	11 USC § 522(d)(2)	3,350.00	3,350.00

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

C O D E B R O T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	N I U P I D A T E D	U D I S P U T A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
			UNSECURED PORTION, IF ANY			
Account No.	J	Mortgage Cement residential property and lot located at Urb. Ext. Caguax, Caguas, Puerto Rico				84,000.00
BANCO POPULAR DE PR DIVISION SERVICIOS HIPOTECARIOS PO BOX 71375 SAN JUAN, PR 00936-8475		Value \$ 100,000.00				
Account No.						
		Value \$				
Account No.						
		Value \$				
Account No.						
		Value \$				
Account No.						
		Value \$				
Account No.						
		Value \$				
0 Continuation Sheets attached			Subtotal (Total of this page)			84,000.00

(Complete only on last sheet of Schedule D) **TOTAL** 84,000.00
(Report total also on Summary of Schedules)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	UNLIQUIDATED				AMOUNT OF CLAIM
				C O N T I N G E N T	U L I Q U I D A T E D	D I S P U T E D	T E D	
Account No. 101-001-95998670001 BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936-2708		J	Consumer loan					12,000.00
Account No. BANCO POPULAR DE PR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818			Assignee or other notification for: BANCO POPULAR DE PR					
Account No. 4506-8700-0821-0459 BANCO SANTANDER DE PR PO BOX 362589 SAN JUAN, PR 00936-2589		J	Credit card					4,048.00
Account No. 4408-0399-9652-3047 BANK ONE AARP CREDIT CARD SERVICES PO BOX 710555 COLUMBUS, OH 43271-0555		J	Credit card					2,802.00
Account No. 4966-4605-0000-4783 CITI CARDS PO BOX 8118 SOUTH HACKENSACK, NJ 07606-8118		J	Credit card					1,989.00

3 Continuation Sheets attached

Subtotal
(Total of this page) 20,839.00

(Complete only on last sheet of Schedule F) TOTAL

(Report total also on Summary of Schedules)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON TING ENT	UN LI QU ID ATE D	DIS PUTE D	AMOUNT OF CLAIM
Account No.			Assignee or other notification for: CITI CARDS				
CITI CARDS PO BOX 6414 THE LAKES, NV 88901-6414							
Account No. 54977856		J	Consumer loan				
COMMOLOCO INC PO BOX 89 CAGUAS, PR 00726-0089							2,416.00
Account No.			Assignee or other notification for: COMMOLOCO INC				
COMMOLOCO INC BANKRUPTCY DIVISION PO BOX 363769 SAN JUAN, PR 00936-3769							
Account No. 6011-0102-2009-2624		J	Credit card				
DISCOVER CARD PO BOX 15251 WILMINGTON, DE 19886-5251							2,478.00
Account No. 5480-4300-0194-8162		J	Credit card				
HOUSEHOLD CREDIT SERVICES PO BOX 60102 CITY OF INDUSTRY, CA 91716-0102							3,478.00
Account No. 48016962		J	Consumer loan				
ISLAND FINANCE PR INC BANKRUPTCY DIVISION PO BOX 195369 SAN JUAN, PR 00919-5369							2,514.00
Account No. 6480178976		J	Credit card				
JC PENNEY PO BOX 364788 SAN JUAN, PR 00936-4788							342.00

Sheet 1 of 3 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) 11,228.00

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, Maria Isabel
Debtor(s)

Case No. 04-

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	H W I C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINUING ENT	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 749-74351320640		J	Credit card				14,041.00
MBNA AMERICA PO BOX 15026 WILMINGTON, DE 19886-5026							
Account No.			Assignee or other notification for: MBNA AMERICA				
MBNA AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102							
Account No. 4264-2948-7350-2373		J	Credit card				5,433.00
MBNA AMERICA PO BOX 15137 WILMINGTON, DE 19886-5137							
Account No. 5406-6501-1862-4411		J	Credit card				5,100.00
MBNA AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102							
Account No. 9585132712317		J	Credit card				544.00
SEARS CARD PO BOX 105491 ATLANTA, GA 30348-5491							
Account No.			Assignee or other notification for: SEARS CARD				
SEARS ROEBUCK PO BOX 70148 SAN JUAN, PR 00936-8148							
Account No. 75-7210-5002		J	Credit card				522.00
WESTERN AUTO FIRSTBANK PO BOX 11853 SAN JUAN, PR 00910-3853							
Subtotal (Total of this page)							25,640.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B R O W H I J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I D A T E D		AMOUNT OF CLAIM
			C O N T I N G E N T	D I S P U T E D	
Account No. 69348 WYNDHAM - CASINO PO BOX 9024220 SAN JUAN, PR 00902-4220	J	Casino fee			1,000.00
Account No.					
Account No.					
Account No.					
Account No.					
Account No.					
Account No.					
Account No.					
Account No.					
Account No.					
Subtotal (Total of this page)					

Sheet 3 of 3 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) 1,000.00

(Complete only on last sheet of Schedule F) **TOTAL** 58,707.00
(Report total also on Summary of Schedules)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel

Debtor(s)

Case No. 04-

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation SS Pensioned	SS Pensioned	
Name of Employer		
How long employed		
Address of Employer		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$ _____	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL	\$ 0.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
Income from real property	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
Social Security or other government assistance (Specify) <u>See Schedule Attached</u>	\$ 2,001.01	\$ 464.00
Pension or retirement income	\$ _____	\$ _____
Other monthly income (Specify) _____	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ 2,001.01	\$ 464.00
TOTAL COMBINED MONTHLY INCOME \$ <u>2,465.01</u> (Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Social Security or other government assistance:		
Social Security Pension	856.00	432.00
Union General Motor - Pension	653.18	
LOTERIA	491.83	
Pension - Union Lady Needle		32.00

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>546.00</u>
Are real estate taxes included? Yes <u> </u> No <u>✓</u>	
Is property insurance included? Yes <u> </u> No <u>✓</u>	
Utilities: Electricity and heating fuel	\$ <u>75.00</u>
Water and sewer	\$ <u>45.00</u>
Telephone	\$ <u>35.00</u>
Other Gas	\$ <u>15.00</u>
Cable TV	\$ <u>43.00</u>
Cellular	\$ <u>30.00</u>
Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
Food	\$ <u>300.00</u>
Clothing	\$ <u>90.00</u>
Laundry and dry cleaning	\$ <u>20.00</u>
Medical and dental expenses	\$ <u>100.00</u>
Transportation (not including car payments)	\$ <u> </u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>30.00</u>
Charitable contributions	\$ <u> </u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u> </u>
Life	\$ <u>6.00</u>
Health	\$ <u>13.20</u>
Auto	\$ <u> </u>
Other <u>PANTHEON - Maintenance \$48/12</u>	\$ <u>4.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u> </u>
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$ <u> </u>
Auto	\$ <u> </u>
Other	\$ <u> </u>
Alimony, maintenance, and support paid to others	\$ <u> </u>
Payments for support of additional dependents not living at your home	\$ <u> </u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>
Other <u>Gasoline and car maintenance</u>	\$ <u>100.00</u>
<u>Lunches at works (\$14 P/Day X 6 Days)</u>	\$ <u>364.00</u>
<u>Savings</u>	\$ <u>48.81</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>1,965.01</u>

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ 2,465.01
- B. Total projected monthly expenses \$ 1,965.01
- C. Excess income (A minus B) \$ 500.00
- D. Total amount to be paid into plan each Monthly \$ 500.00

(interval)

IN RE Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel
Debtor(s)

Case No. 04-

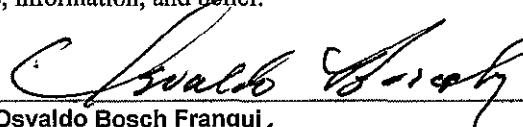
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 ~~12~~ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: November 4, 2004

Signature:


Osvaldo Bosch Franqui

Debtor

Date: November 4, 2004

Signature:


María Isabel Claudio Arroyo

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 04-

Bosch Franqui, Osvaldo & Claudio Arroyo, María Isabel

Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

4,918.00 Loteria - year to date@

8,560.00 Social Security Pension - year to date (H)

4,320.00 Social Security Pension - year to date (W)

6,531.80 Union General Motor - year to date (H)

320.00 Union de la Aguja - year to date (W)

10,188.00 Social Security Pension - 2003@ (H)

5,100.00 Social Security Pension - 2003@ (W)

10,104.00 Social Security Pension - 2002@ (H)

5,016.00 Social Security Pension - 2002@ (W)

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Roberto Figueroa Carrasquillo, Esq.	11/03/04	100.00

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

- None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: November 4, 2004

Signature
of Debtor



Osvaldo Bosch Franqui

Date: November 4, 2004

Signature
of Joint Debtor
(if any)



María Isabel Claudio Arroyo

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Bosch Franqui, Osvaldo
PO Box 103
Caguas, PR 00726-0103

COMMOLOCO INC
BANKRUPTCY DIVISION
PO BOX 363769
SAN JUAN, PR 00936-3769

SEARS ROEBUCK
PO BOX 70148
SAN JUAN, PR 00936-8148

Claudio Arroyo, María Isabel
Ext. Caguax
V32 Calle Turey
Caguas, PR 00725-3337

COMMOLOCO INC
PO BOX 89
CAGUAS, PR 00726-0089

WESTERN AUTO
FIRSTBANK
PO BOX 11853
SAN JUAN, PR 00910-3853

R. FIGUEROA CARRASQUILLO
ATTORNEY AT LAW
PO BOX 186
CAGUAS, PR 00726-0186

DISCOVER CARD
PO BOX 15251
WILMINGTON, DE 19886-5251

WYNDHAM - CASINO
PO BOX 9024220
SAN JUAN, PR 00902-4220

BANCO POPULAR DE PR
BANKRUPTCY DIVISION
PO BOX 366818
SAN JUAN, PR 00936-6818

HOUSEHOLD CREDIT SERVICES
PO BOX 60102
CITY OF INDUSTRY, CA 91716-0102

BANCO POPULAR DE PR
PO BOX 362708
SAN JUAN, PR 00936-2708

ISLAND FINANCE PR INC
BANKRUPTCY DIVISION
PO BOX 195369
SAN JUAN, PR 00919-5369

BANCO POPULAR DE PR
DIVISION SERVICIOS HIPOTECARIOS
PO BOX 71375
SAN JUAN, PR 00936-8475

JC PENNEY
PO BOX 364788
SAN JUAN, PR 00936-4788

BANCO SANTANDER DE PR
PO BOX 362589
SAN JUAN, PR 00936-2589

MBNA AMERICA
PO BOX 15102
WILMINGTON, DE 19886-5102

BANK ONE AARP
CREDIT CARD SERVICES
PO BOX 710555
COLUMBUS, OH 43271-0555

MBNA AMERICA
PO BOX 15026
WILMINGTON, DE 19886-5026

CITI CARDS
PO BOX 6414
THE LAKES, NV 88901-6414

MBNA AMERICA
PO BOX 15137
WILMINGTON, DE 19886-5137

CITI CARDS
PO BOX 8118
SOUTH HACKENSACK, NJ 07606-8118

SEARS CARD
PO BOX 105491
ATLANTA, GA 30348-5491

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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

2004 NOV -9 PM

IN THE MATTER OF:

Bosch Franqui, Osvaldo &
Claudio Arroyo, María Isabel

U.S. BANKRUPTCY COURT
FOR THE DISTRICT OF
PUERTO RICO

CASE NO.04-

04-11532

CHAPTER 13

Debtor(s)

NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 13

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- Signature (Upon filing)
- Master Address List (Upon filing)
- Master address list in Diskette (Upon filing)
- List of Creditors (Upon filing)
- Statement of Social Security Number (Form B-21) and/or Employer ID Number (Upon filing)
- Statement disclosing compensation paid or to be paid to the attorney for the debtor Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b) Fed. R Bankr.P.
- Chapter 13 Plan (Must be submitted with the petition or within 15 days)
- Schedules (Must be submitted with the petition or within 15 days)
- Statement of Affairs (Official Form 7)
(Must be submitted with the petition or within 15 days. Rule 1007(b) & (c))

You are hereby notified that upon failure to file the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

San Juan, Puerto Rico, this _____.

NOV - 9 2004

BY ORDER OF THE COURT
CELESTINO MATTA-MENDEZ

BY: _____

DEPUTY CLERK